

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

SANDRA M. MARINO

Debtor(s)

Case No. 19-22534CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/26/2019.
- 2) The plan was confirmed on 08/09/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 09/15/2020, 04/16/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/14/2021.
- 5) The case was converted on 12/23/2021.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 30.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$36,312.09.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$37,479.28
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$37,479.28**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,375.89
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,747.45
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,123.34**

Attorney fees paid and disclosed by debtor: \$600.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY BANK(*)	Secured	14,243.00	14,542.05	2,362.94	2,362.94	3,073.16
ALLY BANK(*)	Secured	0.00	287.65	0.00	0.00	0.00
CAPITAL ONE BANK (USA) NA BY	Unsecured	11,429.00	11,429.95	11,429.95	0.00	0.00
CAPITAL ONE BANK (USA) NA BY	Unsecured	193.00	343.85	343.85	0.00	0.00
CAPITAL ONE BANK (USA) NA BY	Unsecured	NA	306.82	306.82	0.00	0.00
CAPITAL ONE NA**	Unsecured	NA	1,133.57	1,133.57	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	2,041.00	2,041.84	2,041.84	0.00	0.00
COMENITY BANK	Unsecured	1,530.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	206.88	206.88	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	319.32	319.32	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	4,283.36	3,797.88	3,797.88	0.00	0.00
LVNV FUNDING LLC	Unsecured	651.47	651.47	651.47	0.00	0.00
MID AMERICA BANK & TRUST++	Unsecured	291.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	2,068.00	2,067.74	2,067.74	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	3,849.00	3,810.54	3,810.54	0.00	0.00
PYOD LLC	Unsecured	1,879.81	1,424.35	1,424.35	0.00	0.00
QUICKEN LOANS LLC FKA QUICKE	Secured	84,092.00	83,653.04	0.00	25,178.36	0.00
SYNCHRONY BANK	Unsecured	3,400.00	3,400.28	3,400.28	0.00	0.00
TARGET	Unsecured	564.00	NA	NA	0.00	0.00
TD BANK USA NA**	Secured	6,041.00	0.00	0.00	0.00	0.00
TD BANK USA NA**	Unsecured	0.00	6,041.27	6,041.27	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	104.96	104.96	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$25,178.36	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$2,362.94	\$2,362.94	\$3,073.16
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$2,362.94	\$27,541.30	\$3,073.16
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,797.88	\$0.00	\$0.00
TOTAL PRIORITY:	\$3,797.88	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$33,282.84	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$5,123.34</u>
Disbursements to Creditors	<u>\$30,614.46</u>
TOTAL DISBURSEMENTS :	<u>\$35,737.80</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 01/07/2022

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.